

New Employee Benefits:

08/02/2011

If you are eligible for employee benefits, please review this information carefully and be aware of the enrollment deadlines.

Benefit	Link to Information	Forms, Instructions and Requirements
Are you eligible for Federal Employee Benefits?	<p>Eligibility for employee benefits depends upon your type of appointment and your tour of duty. Generally, you must be hired under a non-temporary appointment, and have a regular tour of duty, in order to be eligible for benefits.</p> <p>See eligibility charts: http://www.aphis.usda.gov/mrpbs/hr/benefits/downloads/benefits_eligibility_charts.pdf</p>	<p>If you are eligible for benefits, this Guide provides an overview:</p> <p>Guide to Federal Benefits: http://www.opm.gov/insure/health/planinfo/2011/guides/70-1.pdf</p>
Human Resources Transmittal – Benefits Documents		<p>Use the HRO Form 444d to send benefits forms to Minneapolis Human Resources Operations (HRO). Please follow instructions carefully.</p> <p>HRO Form 444d: http://www.aphis.usda.gov/mrpbs/downloads/forms/mrp/hro444d.pdf</p>
Federal Employees Group Life Insurance (FGLI) provides group term life insurance coverage for you and for	<p>You are automatically covered by FGLI Basic Life insurance, unless you choose to waive that coverage. You can also elect Optional insurance for you, and/or your eligible family members within 60 days of your employment eligibility date.</p> <p>Which of your family members are eligible?</p> <ul style="list-style-type: none">• Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife)	<p>Complete the SF-2817, if you are electing Optional insurance, if you are waiving life insurance coverage, or if you are only electing the automatic Basic Life coverage.</p> <p>SF-2817</p> <p>http://www.opm.gov/forms/pdf_fill/sf2817.pdf</p>

<p>eligible family members.</p>	<ul style="list-style-type: none"> • Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee in regular parent-child relationship); and • Child age 22 or over incapable of self-support, if disabling condition happened before age 22. <p>Web site: http://www.opm.gov/insure/life/index.asp Booklet: http://www.opm.gov/insure/life/reference/federal/booklet.pdf</p> <p>Calculator: http://www.opm.gov/calculator/worksheet.asp Questions?</p> <p>Call the Benefits Specialist serving your program: http://www.aphis.usda.gov/mrpbs/contact_us/downloads/benefits.pdf</p>	<p>Print copy 1 only, sign, and fax or mail to HRO.</p> <p>Your completed SF-2817 must be received in Minneapolis Human Resources Operations within 60 days of your eligibility date.</p> <p>Basic coverage is effective the day you enter on duty in pay status. Optional coverage is effective the first day you enter on duty in pay status on or after the day HRO receives your SF-2817.</p> <p>There are no regular open seasons for life insurance enrollment.</p>
<p>Federal Employees Health Benefits (FEHB) Program provides a variety of nationwide and local health insurance plans.</p>	<p>FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans and high deductible health plans.</p> <p>Which of your family members are eligible?</p> <ul style="list-style-type: none"> • Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife) • Children under age 26, including adopted child, recognized natural child, stepchild, foster child (if living with employee in regular parent-child relationship); and • Child age 26 or over incapable of self-support, if disabling condition happened before age 26. 	<p>Complete the SF-2809, even if you are electing not to enroll.</p> <p>SF-2809 http://www.opm.gov/forms/pdf_fill/sf2809.pdf</p> <p>Print copy 1 only, sign, and fax or mail to HRO.</p> <p>Your completed SF-2809 must be received in Minneapolis Human Resources Operations within 60 days of your eligibility date.</p> <p>Once you enroll, you may not change your enrollment until the next annual open season or until you</p>

(FEHB)	<p>Web site: http://www.opm.gov/insure/health/index.asp</p> <p>Find a Health Plan: http://www.opm.gov/insure/health/planinfo/index.asp or https://www.plansmartchoice.com/</p> <p>Guide to Health Plans: http://www.opm.gov/insure/health/planinfo/2011/guides/70-1.pdf</p> <p>Questions about plan benefits? Please contact the health plans. Questions about enrollment? Call the HRO Benefits Assistant serving your program: http://www.aphis.usda.gov/mrpbs/contact_us/downloads/benefits.pdf</p>	<p>experience a qualifying life event.</p> <p>Your health insurance coverage becomes effective the first day of the first pay period after your completed SF-2809 is received in Human Resources Operations, and that follows a pay period during any part of which you are in pay status. You should receive your health plan membership card approximately 4 to 6 weeks after the effective date.</p>
Federal Employees Dental and Vision Insurance Program (FEDVIP) provides a variety of nationwide and some regional plans.	<p>FEDVIP allows self only, self plus one, or self and family enrollment options.</p> <p>Which of your family members are eligible?</p> <ul style="list-style-type: none"> • Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife) • Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee in regulator parent-child relationship); and • Child age 22 or over incapable of self-support, if 	<p>Follow the instructions on the BENEFEDS web site. No form.</p> <p>Enroll at: https://www.benefeds.com/</p> <p>Enroll through BENEFEDS web site within 60 days of you the date you become eligible for benefits.</p> <p>Enrollment is effective the first day of the first pay period after your enrollment request is received by BENEFEDS.</p> <p>Once you enroll, you may not change your enrollment until the next annual open season or until you experience a qualifying life event.</p>

(FEDVIP)	<p>disabling condition happened before age 22.</p> <p>Web sites: Dental: http://www.opm.gov/insure/dental/index.asp Vision: http://www.opm.gov/insure/vision/index.asp or https://www.plansmartchoice.com/</p> <p>Questions? Call BENEFEDS: 1-877-888-3337 TTY: 1-877-889-5680</p>	
Federal Flexible Spending Accounts provides you the opportunity to set aside pre-tax money to pay for qualifying expenses for health care and dependent care.	<p>FSAFEDS allows you to save money on health care and/or child care/elder care expenses. You set aside money from your salary before taxes are withheld, incur eligible expenses, and receive reimbursement. Enrolling in FSAFEDS lowers the amount of income tax you pay because the salary you set aside for FSAFEDS is not taxed. That's how you save money with FSAFEDS - you pay less tax!</p> <p>Which family members are eligible? Your spouse and adult children under the age of 27.</p> <p>Please note: Adult children are covered through December 31 of the year in which they turn 26. https://www.fsafeds.com/fsafeds/SummaryOfBenefits.asp#AdultChild26</p> <p>Web site: https://www.fsafeds.com/fsafeds/index.asp Questions? Call FSAFEDS: 1-877-372-3337 TTY: 1-800-952-0450</p>	<p>Follow the instructions on the FSAFEDS web site. No form.</p> <p>Enroll at: https://www.fsafeds.com/fsafeds/index.asp</p> <p>Enroll through FSAFEDS web site within 60 days of the date you become eligible for benefits.</p> <p>You are not eligible to enroll on or after October 1 of each year, but can enroll during the annual open season period following October 1.</p>

<p>Federal Long Term Care Insurance Program (FLTCIP) provides financial resources for care in a nursing home, assisted living facility, adult day care, or at home.</p>	<p>FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from qualifying for coverage.</p> <p>Which family members are eligible to apply for FLTCIP? Your spouse, domestic partner, adult children, parents, parents-in-law, and step parents.</p> <p>Web site: http://www.ltcfeds.com/</p> <p>Questions? Call Long Term Care Partners: 1-800-582-3337</p>	<p>Request application package: http://www.ltcfeds.com/ or call 1-800-582-3337</p> <p>You and your spouse have 60 days, from the date of you become eligible for benefits, to apply with abbreviated underwriting. You can apply at any time with full underwriting.</p>
<p>Federal Employees Retirement System (FERS) is a pension plan.</p>	<p>FERS Pamphlet: http://www.opm.gov/forms/pdfimage/RI90-1.pdf</p> <p>Your FERS annuity (pension) will be based on your highest 3 years of salary and your years of creditable service.</p> <p>If you have performed active duty military service, find out how to add this military time to your FERS service credit:</p> <p>http://www.aphis.usda.gov/mrpbs/hr/benefits/post_1956_military_duty.shtml</p>	<p>Coverage is automatic based on type of appointment and work schedule; however, if you were previously covered by the Civil Service Retirement System (CSRS), the FERS information may not apply to you.</p>

<p>Civil Service Retirement System (CSRS) is a pension plan.</p>	<p>CSRS Pamphlets: http://www.opm.gov/retire/pubs/pamphlets/csrs.asp</p> <p>Your CSRS annuity (pension) will be based on your highest 3 years of salary and your years of creditable service.</p> <p>If you have performed active duty military service after 1956, find out how to add this military time to your CSRS service credit: http://www.aphis.usda.gov/mrpbs/hr/benefits/post_1956_military_duty.shtml</p>	<p>Coverage is based on type of appointment and work schedule, and whether you were previously covered by CSRS. If you were previously covered by the Civil Service Retirement System (CSRS), your Benefits Specialist may provide you with an opportunity to elect FERS coverage.</p>
<p>Thrift Savings Plan (TSP) is a savings and investment plan, similar to a 401(k).</p>	<p>Employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS)/CSRS-Offset are eligible to contribute tax-deferred salary to the TSP.</p> <p>Newly hired or re-hired employees, with a break in service of more than 30 days, will automatically have 3% of their basic pay contributed to their account. Please print the appropriate copy of your Automatic Enrollment Notification letter:</p> <p>FERS Employee Letter http://www.aphis.usda.gov/mrpbs/publications/new_employee_orientation/downloads/Congratulations_fers.pdf</p> <p>CSRS/CSRS Offset Employee Letter http://www.aphis.usda.gov/mrpbs/publications/new_employee_orientation/downloads/Congratulations_csrs.pdf</p>	<p>Complete the TSP-1 to start, increase, decrease or stop your TSP contributions; print, sign, and fax or mail to HRO. No deadline.</p> <p>TSP-1</p> <p>https://www.tsp.gov/PDF/formspubs/tsp-1.pdf</p>

(TSP)	<p>FERS employees are eligible for agency contributions immediately – there is no waiting period for receiving Agency Automatic (1%) contributions or Matching contributions on up to 5% of basic salary.</p> <p>Web site: http://www.tsp.gov/</p> <p>Summary Booklet: https://www.tsp.gov/PDF/formspubs/tspb08.pdf</p>	
Designation of Beneficiary Forms	<p>Web site: http://www.aphis.usda.gov/mrpb/hr/benefits/designation_beneficiary.shtml</p>	<p>These forms are used to specify who you want to receive these benefits in the event of your death. Complete these designation forms ONLY if you want to designate differently than the normal order of precedence, or if you are updating previously filed designations. You may submit designation forms at anytime.</p>
Designation of Beneficiary for Unpaid Compensation	<p>Designates who you want to receive your unpaid salary, annual leave, or any other payroll payment.</p>	<p>SF-1152</p> <p>http://www.opm.gov/forms/pdf_fill/SF1152.pdf</p> <p>Complete without erasures or mistakes. Print, sign, and obtain two witness signatures. MAIL to HRO. Do not fax.</p>
Designation of Beneficiary for Federal Employees Group Life Insurance (FEGLI)	<p>Designates payment of your life insurance.</p>	<p>SF-2823</p> <p>http://www.opm.gov/forms/pdf_fill/sf2823.pdf</p> <p>Complete without erasures or mistakes. Print, sign, and obtain two witness signatures. MAIL to HRO. Do not fax.</p>

Designation of Beneficiary for Federal Employees Retirement System (FERS)	For employees covered by FERS only. Designates payment of your FERS contributions if there is no survivor eligible for an annuity.	SF-3102 http://www.opm.gov/forms/pdf_fill/sf3102.pdf Complete without erasures or mistakes. Print, sign, and obtain two witness signatures. MAIL to HRO. Do not fax.
Designation of Beneficiary for Civil Service Retirement System (CSRS)	For employees covered by CSRS only. Designates payment of your CSRS contributions if there is no survivor eligible for an annuity.	SF-2808 http://www.opm.gov/forms/pdf_fill/SF2808.pdf Complete without erasures or mistakes. Print, sign, and obtain two witness signatures. Do NOT mail to HRO. Mail to OPM address shown on the form.
Designation of Beneficiary for Thrift Savings Plan (TSP)	Designates payment of your Thrift Savings Plan account.	TSP-3 https://www.tsp.gov/PDF/formspubs/tsp-3.pdf Complete without erasures or mistakes. Print, sign, and obtain two witness signatures. Do NOT mail to HRO. FAX or mail to the TSP address shown on the form.